



YOUR BENEFIT NEWS

Lakeshore School Division – Division Office and CUPE SEPTEMBER 2021

We are pleased to remind you that your health insurance plan is there to support the health and wellbeing of you and your loved ones. Each year, your benefits are reviewed to ensure they continue to provide value at a competitive cost. This newsletter explains what's changing and what it means for you.

For full details on coverage, visit www.mpsebp.ca.



Life and Accident Insurance updates

Effective October 1, 2021, the Group Life insurance rate is **increasing by \$0.01** per \$1,000 of coverage. For a person earning \$45,000, it means an **extra \$0.45 per month** (before any applicable tax) **if you are insured for 2x annual earnings (and another \$0.45 for each additional level of insurance you are covered for above 2x earnings)**. The premium rate remains lower than what you would typically find if you were to purchase life insurance elsewhere.

There are no changes to Family Life or Accident Insurance rates.

Need to change your coverage?

When eligible life events occur, you have **90 days before or after the life event to make changes to your coverage**. If you increase your Group Life Insurance coverage within the 90-day period before or after a life event, you do not have to provide medical evidence of insurability. In order for the new coverage to take effect, you must be actively working.

Eligible life events include:

- Legal or common-law marriage
- Loss of your coverage under your spouse's group benefits program
- Divorce or termination of a common-law relationship
- The death of your spouse
- The birth or adoption of your **first** child

Family Life coverage can be added without medical evidence of insurability within the 90-day period before or after gaining your **first** dependent.

Changing your Accident Insurance coverage

Every September, you have the opportunity to **add or increase your Accident Insurance**, or add it for your dependents. To do so you must be actively working. No evidence of insurability is required.

Contact your payroll administrator for an application form. Your new coverage will begin on the date your application is received by your administrator.

You must submit your application on or before September 30, 2021.

Survivor Benefit

Effective September 1, 2021, your eligible dependents can continue their current Health and Dental coverage for up to 24 months, with premium, in the event of your death.

Your dependents will be contacted to complete the necessary forms if they wish to take advantage of survivor benefits.

NEW FOR 2022: GLUCOSE MONITORING

Effective January 1, 2022, Health plan coverage will be expanded to cover two types of glucose monitoring systems.

- **Flash Glucose Monitoring:** The plan will cover 80% of the cost of one **reader** every 36 months. Plus 80% of the cost of **sensors** up to a maximum of \$2,000 per calendar year. Eligibility requirement: Insulin use.
- **Continuous Glucose Monitoring:** The plan will cover 80% of the cost of one **reader** every 60 months. Plus 80% of the cost of **sensors and transmitters** up to a combined maximum of \$3,000 per calendar year. Eligibility requirement: Type 1 diabetes.



Health rate updates

The following premiums for Health plan members are effective **September 1, 2021**.

| | Under age 65 | Age 65+ |
|----------------|----------------------------|----------------------------|
| | 12-month payroll | 12-month payroll |
| Single: | \$71.00 (\$2.50 increase) | \$93.10 (\$2.50 increase) |
| Family: | \$147.25 (\$5.00 increase) | \$191.45 (\$5.00 increase) |



Dental rate updates

The following premiums for Dental plan members are effective **September 1, 2021**.

| | 12-month payroll |
|----------------|----------------------------|
| Single: | \$27.80 (\$0.80 increase) |
| Couple: | \$55.40 (\$1.60 increase) |
| Family: | \$100.20 (\$2.90 increase) |

Online Benefit Resources

Manitoba Public School Employees (MPSE) Benefit Plans Website

This website is a useful resource for all plan members. On it you'll find:

- ▶ Coverage summaries, retiree information, life insurance rate calculator, annual paramedical maximums, newsletters
- ▶ Links to the **Blue Cross Plan Member Site** and the **Express Scripts Canada Pharmacy®** website (*details below*)

www.mpsebp.ca

Access Health and Dental plan summaries, sorted by school division, as well as Life and Accident Insurance information

Blue Cross Plan Member Site

- ▶ Manage your coverage, submit claims online, set up direct deposit reimbursement, access your ID card
- ▶ All claims should be submitted through the member site (paper claims are still acceptable)

www.mb.bluecross.ca

Manage your coverage on the go with the **mybluecross® mobile app**

Express Scripts Canada (ESC) Pharmacy®

- ▶ Enroll in home delivery of long-term maintenance drugs for chronic conditions
- ▶ Receive 10% additional reimbursement* when you use this service for eligible prescriptions

www.express-scripts.ca/mpse

Manage maintenance drug prescriptions; schedule automatic refills

*The additional 10% reimbursement also applies if you fill your eligible prescriptions at Costco. You do not have to be a Costco member to have your prescriptions filled at that pharmacy.

If you have questions, please contact Glen Anderson (Trustee and Secretary Treasurer of the MPSE Benefits Trust) at ganderson@mbteach.org or 204-831-3052.